

September 17, 2009



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Dear Friend,

In considering health care reform legislation, I have benefitted greatly from our ongoing dialogue. I've heard about your personal experiences regarding when our system worked and when it failed tragically. I've heard about your fears of maintaining the status quo and fears of rushing into changes that will cause irreparable damage. After spending the month of August back home, hearing your stories and concerns, I have returned to Washington with the intention of supporting health care reform legislation that best reflects the spirit and interest of those in California's Third District. To this end, I have cosponsored two pieces of legislation that address some problems in our existing health care system without undermining those elements that Americans are satisfied with – and without adding to the already massive federal deficit: the [Patients' Choice Act](#) (H.R. 2520) and the [Health Care Choice Act](#) (H.R. 3217).

Access

The [Patients' Choice Act](#) would create statewide health insurance exchanges – “one stop” markets where private health plans compete for enrollees based on price and quality of care. These would differ from the House leadership's health care reform proposal (H.R. 3200), under which the federal government would administer a national health care exchange as well as a vast public insurance option. As the non-partisan Congressional Budget Office has reported, the presence of a federally-subsidized option on the exchange would crowd out other insurers and result in a less competitive marketplace with fewer coverage choices for Americans. Moreover, adding yet another level of federal bureaucracy to the healthcare system in the form of a national exchange would only serve to increase governmental interference in personal health care decisions. The Patients' Choice Act, on the other hand, fosters a robust, transparent marketplace – a level playing field where Americans can get the type of coverage that is right for them at a price they can afford.

This bill also provides portable, quality health care coverage

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This bill also provides portable, quality health care coverage for those who do not have access to employer-based insurance. All plans on the exchanges would be required to provide, at a minimum, the same level of care as is currently available to federal employees. A key issue in any discussion on health care reform is how to ensure access to coverage for all Americans, regardless of age, disability or pre-existing condition. There are a number of ways to accomplish this goal, including the creation of subscriber pools to allocate risk among a large number of individuals. The [Patients' Choice Act](#) incorporates provisions that offer incentives for maintaining high-risk subscriber pools to increase access without making coverage prohibitively expensive for patients with pre-existing health conditions.

The other bill I have co-sponsored, the [Health Care Choice Act](#), would implement a health insurance reform proposal I have long endorsed. The bill serves to increase access for Americans by making it possible to buy insurance across state lines. Greater competition in the private insurance market is essential to enhancing the quality and affordability of health care coverage. Competition is a virtue in all other aspects of our economic life and should not be denied to American consumers in the health care coverage marketplace.

Affordability

The [Patients' Choice Act](#) includes a refundable tax credit that will allow individuals and families to buy health care insurance coverage through the exchanges. This market-based approach will help to lower the cost of health care for all Americans. For low-income families in need of additional help to provide health care, H.R. 2520 would provide direct assistance in addition to the health care tax credit. The legislation also incentivizes states to enact alternatives to medical malpractice litigation as a way to bring down the cost of defensive medicine.

Additionally, because the [Health Care Choice Act](#) would enable Americans to purchase health care coverage across state lines, it would allow more insurance companies to provide plans that are both competitively priced and tailored to the diverse needs of consumers nationwide.

I appreciate the input you've provided me over the past months and I hope you will give me your thoughts on these two bills by filling out the survey below or attending the [Galt town hall](#) this Saturday, September 19. Also, I've enclosed the results of last week's survey on including a public option in health care reform for your perusal (please see the "quick hits" in the toolbar on the right).

Sincerely,



Daniel E. Lungren
Member of Congress

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Do you support the Patients' Choice Act?

- ☐ Yes
☐ No
☐ Unsure

Do you support the Health Care Choices Act?

- ☐ Yes
☐ No
☐ Unsure

Any other comments?

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